EFS ID: 1041376  Application Number: 09751900  Confirmation Number: 9152  Title of Invention: Methods and systems for determining roll rates of loans  First Named Inventor: Hartley C. Starkman  John S. Beulick  Armstrong Teasdale LLP  One Metropolitan Sq., Suite 2600				
Title of Invention:  Methods and systems for determining roll rates of loans  First Named Inventor:  Hartley C. Starkman  John S. Beulick  Armstrong Teasdale LLP				
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John S. Beulick Armstrong Teasdale LLP				
Armstrong Teasdale LLP	Hartley C. Starkman			
Correspondence Address:   -				
Filer: Daniel M. Fitzgerald/Gail Maloney				
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Application Type: Utility				
International Application Number:				

## Payment information:

Submitted with Payment	yes
Payment was successfully received in RAM	\$120.0

RAM confirmation Number	121
Deposit Account	012384

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part	Pages			
1		Amendment.pdf	347091	yes	12			
	Multipart Description							
	Doc Desc		Start	End				
	Amendment - After Non-Final Rejection		1	1				
	Claims		2	10				
	Applicant Arguments/Remarks Made in an Amendment		11	12				
Warnings:								
Information:								
2	Fee Worksheet (PTO-875)	fee-info.pdf	8144	no	2			
Warnings:		I	1					
Information:								
		Total Files Size (in bytes)	3:	55235				

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.